

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

---

In Re: Kevin C. Albers

Case No. 21-31058  
Chapter 13  
Hon. Joel D. Applebaum

Debtor(s),

---

FIRST APPLICATION FOR APPROVAL OF PAYMENT OF  
PRE-CONFIRMATION ATTORNEY FEES THROUGH CHAPTER 13 PLAN  
PURSUANT TO RULE 2016-1 FOR THE PERIOD 4/20/2021 TO 11/17/2021

NOW COMES SWEENEY LAW OFFICES, P.L.L.C., attorneys for Debtor(s) herein,  
and respectfully says as follows:

1. That, Debtor moves for the payment of Pre-confirmation attorney fees through the Debtor's Chapter 13 Plan in the amount of \$9,456.00 and \$363.91 in costs for a total compensation in the amount of \$9,757.91, Debtor's counsel having previously received a total of \$0.00 and there is no retainer on deposit with the applicant.

2. That this application is for the period of 4/20/2021 to 11/17/2021.

3. That Chapter 13 proceedings were commenced on behalf of the Debtor by the undersigned counsel and counsel for the Debtor carefully, and prudently reviewed said case to ensure the Debtor could successfully make payments under the Chapter 13 bankruptcy. That Debtor's counsel performed all legal services listed in the attached Statement of Legal Services Rendered. Despite the work undertaken on behalf of the Debtor, the case was dismissed. Debtor's attorney fees exceeded \$3,500.00 due to the following unique circumstances: After initially speaking to Debtor regarding the filing of his case, it took several months to file Debtor's petition. This required substantial additional correspondence and communication with Debtor to prepare his pleadings as well as review of additional documentation and information. During this period, Debtor changed his mind several times regarding retaining various assets and treating them in the plan, and he also fell behind on his previously current mortgage payments leading to counsel drafting and redrafting several Schedules and plan, as well as reviewing these options with Debtor. Debtor did not inform counsel that his Dodge Charger was repossessed prior to the filing of his case or that he purchased a used vehicle approximately a week prior to filing his Chapter 13 which resulted in additional correspondence with creditor who apprised counsel of the purchase as well as Debtor to discuss the vehicle purchase as well as gathering documents and information to amend Debtor's plan to correctly treat creditors. Unfortunately, Debtor was unable to provide the documents and information necessary to amend his Chapter 13 Plan, however Debtor's counsel continued to communicated diligently with Debtor to try to obtain this information.

Counsel's inability to obtain documents was a continuing issue during Debtor's case. He was

unable to provide auto insurance for his secured vehicle as well as other information despite counsel requesting these things many times. This led to significant additional time spent corresponding with and contacting Debtor to try to obtain information needed to move forward in Debtor's case. At the onset of his case, Debtor requested that he be able to pay via TFS and as such, Debtor's counsel drafted the necessary pleadings and documents, however Debtor never made any plan payments during the pendency of his case. Debtor's counsel attempted to remedy this issue by drafting the pleadings required to terminate Debtor's Order Excusing Entry of Third Party Payment Order and implementing a new wage order, despite which Debtor still did not make payments either directly or through his employer. Debtor's 341 First Meeting of Creditors was not held requiring Debtor's counsel to draft additional pleadings including stipulation to adjourn the 341 and confirmation hearing, attend an additional 341 First Meeting of Creditors, and have substantial additional correspondence with Debtor and case parties regarding same. Debtor also had unfiled tax returns at the time of filing leading to the State of Michigan filing a Notice of Unfiled Tax Returns and the IRS filing a Proof of Claim stating the same. Debtor's counsel corresponded with Debtor frequently regarding this issue, reviewed additional pleadings, and after obtaining the returns, corresponded with both the IRS and State of Michigan as well as reviewed an Amended IRS Proof of Claim. Debtor had several non-bankruptcy legal issues which arose during the pendency of his case. These non-bankruptcy legal matters led to additional correspondence with Debtor and review of additional information. Despite Debtor's case pending for slightly less than four months, Debtor's counsel attended two 341 hearings, one confirmation hearing at which the case was dismissed for non-payment, reviewed seventeen individual and several amended Proofs of Claim, was able to resolve Debtor's Notice of Unfiled Tax Returns, Debtor's unfiled federal tax returns, and corresponded and communicated with Debtor an extraordinary amount to attempt to gather the documents and information necessary to resolve many other outstanding issues in order to confirm his case. Unfortunately, Debtor's case was dismissed due to Debtor's failure to make any plan payments.

4. That there was no adversary proceeding for the duration of this fee application.

5. That the current status of the bankruptcy case is that it has been confirmed and is entering the beginning stages of the plan. The impact on the plan will be negligible as the fees requested in this application do not require an increase in Debtor's plan payments. To the extent that these fees or any future fees awarded lengthen the plan, Debtor counsel will either request Debtor to increase payments or file a plan modification to address this issue.

6. Debtor counsel intends to commit to the following future services for this Debtor:

(a) Plan reviews at approximate 4 to 6 month intervals.

(b) Any other relief requested by the debtor as circumstances merit.

7. That there are no unpaid administrative expenses at this time.

8. That no compensation is being requested for the services of more than one professional for the same service performed.

9. That \$0.00 has been awarded in all prior applications as of this date.

10. The party on whose behalf the applicant is employed has been given the opportunity to review the application at least 7 days prior to the filing of the same and has neither approved

nor objected to the requested amount.

WHEREFORE, the undersigned counsel for Debtor moves for the payment of Pre-confirmation attorney fees through the Debtor's Chapter 13 Plan in the amount of \$9,456.00 and \$363.91 in costs for the period of 4/20/2021 to 11/17/2021, for a total compensation in the amount of \$9,819.91, Debtor's counsel having previously received a total of \$0.00.

SWEENEY LAW OFFICES, P.L.L.C.

/s/ Jesse R. Sweeney

Jesse R. Sweeney (P60941)

Erin Ashley Bartos (P75942)

Sweeney Law Offices, P.L.L.C.

Attorney for Debtor(s)

25140 Lahser, Ste. 252-B

Southfield, MI 48033

(586) 909-8017

sweeneylaw2005@yahoo.com

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN**

IN RE: Kevin C. Albers

CHAPTER 13  
CASE NO. 21-31058  
JUDGE Joel D. Applebaum

Debtor(s).  
\_\_\_\_\_ /

**ORDER APPROVING FEE APPLICATION**

This matter having come before the Court upon the application of Sweeney Law Offices, PLLC all interested parties having been served with notice of the application and the provisions of E.D. Mich. LBR 2016-1 having been met, no objections to the application having been received and a certification of no response having been filed, and the Court being otherwise fully advised in the premises;

IT IS HEREBY ORDERED:

1. The Court previously approved Applicant's fees and expenses in the amount of: \$0.00

The Court grants Applicant's current fee application as follows:

THIS AWARD FOR FEES: \$9,456.00  
THIS AWARD FOR COSTS: \$363.91

TOTAL THIS AWARD: \$9,819.91

AMOUNT OF THIS AWARD PAID DIRECTLY BY DEBTOR: \$0.00

AMOUNT OF THIS AWARD TO BE PAID BY TRUSTEE: \$9,819.91

2. This award covers services rendered and expenses incurred during the time period of 4/20/2021 to 11/17/2021.
3. To the extent fees and expenses pursuant to this Order are not disbursed by the Chapter 13 Trustee, they shall be paid directly by the Debtor upon dismissal.

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

---

In Re: Kevin C. Albers

Case No. 21-31058  
Chapter 13  
Hon. Joel D. Applebaum

Debtor(s),

---

EXHIBIT 2

No Exhibit 2 is required under the Local Bankruptcy Rules.

**United States Bankruptcy Court  
Eastern District of Michigan**

In re **Kevin C. Albers**

Debtor(s)

Case No.

Chapter

**13**

**STATEMENT OF ATTORNEY FOR DEBTOR(S)**  
**PURSUANT TO F.R.BANKR.P. 2016(b)**

The undersigned, pursuant to F.R.Bankr.P. 2016(b), states that:

1. The undersigned is the attorney for the Debtor(s) in this case.

2. The compensation paid or agreed to be paid by the Debtor(s) to the undersigned is: [Check one]

☐ **FLAT FEE**

- A. For legal services rendered in contemplation of and in connection with this case, exclusive of the filing fee paid . . . . . \_\_\_\_\_
- B. Prior to filing this statement, received . . . . . \_\_\_\_\_
- C. The unpaid balance due and payable is . . . . . \_\_\_\_\_

☒ **RETAINER**

- A. Amount of retainer received . . . . . **0.00**
- B. The undersigned shall bill against the retainer at an hourly rate of \$ **365.00** . [Or attach firm hourly rate schedule.]  
Debtor(s) have agreed to pay all Court approved fees and expenses exceeding the amount of the retainer.

3. \$ **0.00** of the filing fee has been paid.

4. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: [Cross out any that do not apply.]

- A. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- B. Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- C. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- D. Representation of the debtor in adversary proceedings and other contested bankruptcy matters;
- E. Reaffirmations;
- F. Redemptions;
- G. Other:  
**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

**Counsel may at his option bill hourly for both pre and post confirmation work at up to \$365/hour.**

5. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**In a Chapter 7, representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

6. The source of payments to the undersigned was from:

- A. **XX** Debtor(s)' earnings, wages, compensation for services performed
- B. \_\_\_\_\_ Other (describe, including the identity of payor) \_\_\_\_\_

7. The undersigned has not shared or agreed to share, with any other person, other than with members of the undersigned's law firm or corporation, any compensation paid or to be paid except as follows:

Dated: July 20, 2021

/s/ Jesse R. Sweeney  
Attorney for the Debtor(s)  
**Jesse R. Sweeney**  
**Sweeney Law Offices PLLC**  
**25140 Lahser Road, Ste. 252-B**  
**Southfield, MI 48033**  
**586.909.8017**  
**13lawyer@gmail.com**  
**P63964 MI**

Agreed: /s/ Kevin C. Albers  
**Kevin C. Albers**  
Debtor

Debtor

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

In Re: Kevin C. Albers

Case No. 21-31058  
Chapter 13  
Hon. Joel D. Applebaum

Debtor(s),

SUMMARY STATEMENT OF NUMBER OF HOURS BY EACH ATTORNEY AND  
HOURLY RATE FOR FIRST APPLICATION FOR APPROVAL OF PAYMENT OF PRE-  
CONFIRMATION ATTORNEY FEES

NOW COMES SWEENEY LAW OFFICES, P.L.L.C., attorneys for Debtor(s) herein,  
and respectfully says as follows:

1. That Sweeney Law Offices, P.L.L.C. performed services as defined by the following  
breakdown:

NAME OF ATTORNEY	HOURLY RATE	TOTAL HOURS SPENT	AMOUNT SOUGHT
Jesse R. Sweeney	\$310.00	7.5	\$2,325.00
NAME OF ATTORNEY	HOURLY RATE	TOTAL HOURS SPENT	AMOUNT SOUGHT
Erin Bartos-Kramer	\$270.00	17.3	\$4,671.00
NAME OF ATTORNEY	HOURLY RATE	TOTAL HOURS SPENT	AMOUNT SOUGHT
Laura Hawley	\$270.00	5	\$1,350.00
NAME OF ATTORNEY	HOURLY RATE	TOTAL HOURS SPENT	AMOUNT SOUGHT
Lisa Nedzlek	\$270.00	0	\$0.00
NAME OF ATTORNEY	HOURLY RATE	TOTAL HOURS SPENT	AMOUNT SOUGHT
Kellie Arman Schone	\$270.00	0	\$0.00
NAME OF ATTORNEY	HOURLY RATE	TOTAL HOURS SPENT	AMOUNT SOUGHT
Nicholas D. Chambers	\$270.00	1.8	\$486.00



ALL ATTORNEYS	COMBINED HOURLY RATE	TOTAL ATTORNEY HOURS SPENT	TOTAL AMOUNT SOUGHT
JRS/EBK/LH/LN/KAS/NDC	\$8,832.00 / 31.6 = \$279.49	31.6	\$8,832.00

2. That paraprofessionals for Sweeney Law Offices, P.L.L.C. performed services as defined by the following breakdown:

NAME OF ATTORNEY	HOURLY RATE	TOTAL HOURS SPENT	AMOUNT SOUGHT
Erin E. Fischetti	\$120.00	3	\$360.00

NAME OF ATTORNEY	HOURLY RATE	TOTAL HOURS SPENT	AMOUNT SOUGHT
Linda Rippe	\$120.00	2.2	\$264.00

ALL PARAPROFESSIONALS	COMBINED HOURLY RATE	TOTAL ATTORNEY HOURS SPENT	TOTAL AMOUNT SOUGHT
EEF/LR	\$624.00 / 5.2 = \$120.00	5.2	\$624.00

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

---

In Re: Kevin C. Albers

Case No. 21-31058  
Chapter 13  
Hon. Joel D. Applebaum

Debtor(s),

---

FIRST STATEMENT FOR LEGAL SERVICES RENDERED  
BY SWEENEY LAW OFFICES, P.L.L.C., ATTORNEY FOR DEBTOR(S)

**LEGAL SERVICES PERFORMED:**

<u>DATE</u>	<u>STAFF</u>	<u>DESCRIPTION</u>	<u>HOURS</u>	<u>RATE</u>	<u>CHARGES</u>
4/20/2021	JRS	Receipt & review of documents from client including proof of income and creditor information.	0.4	\$310	\$124.00
4/20/2021	JRS	Began drafting petition, Schedules, & plan.	0.5	\$310	\$155.00
4/23/2021	JRS	Discussion with client regarding bankruptcy case, assets, creditors, income, and budget; review of property tax information; drafted updates to petition, Schedules, plan, Statement of Financial Affairs and matrix.	1.0	\$310	\$310.00
4/26/2021	JRS	Email correspondence with client regarding gross income, plan payment, and filing date.	0.6	\$310	\$186.00
4/27/2021	JRS	Email correspondence with client regarding case filing.	0.1	\$310	\$31.00
5/27/2021	JRS	Receipt, review, and response to email correspondence from client regarding case.	0.1	\$310	\$31.00
7/14/2021	JRS	Review of credit counseling certificate; finalized petition & signed documents and conducted due diligence requirements.	0.1	\$310	\$31.00
7/19/2021	JRS	Drafted updates to petition & Schedules & updated petition for filing.	0.2	\$310	\$62.00
7/19/2021	JRS	Email correspondence with client regarding credit counseling.	0.1	\$310	\$31.00

7/20/2021	JRS	Email correspondence with client regarding mortgage and vehicle; review of plan and payment options including additional creditors in plan.	0.3	\$310	\$93.00
7/21/2021	JRS	Email correspondence with client regarding options for keeping or surrendering Jeep.	0.2	\$310	\$62.00
7/22/2021	JRS	Drafted follow-up email to client regarding Jeep. 0.1	n/c	\$310	\$0.00
7/26/2021	JRS	Email correspondence with client regarding filing.	0.1	\$310	\$31.00
7/27/2021	JRS	Email correspondence with client regarding case filing. 0.1	n/c	\$310	\$0.00
7/29/2021	JRS	Email correspondence with client regarding vehicle.	0.1	\$310	\$31.00
8/2/2021	JRS	Review of correspondence from Brittany Stevens at Credit Acceptance; email correspondence with client regarding additional vehicle purchased prior to filing and unknown to our office.	0.3	\$310	\$93.00
8/4/2021	JRS	Email correspondence with client regarding vehicle and amending plan.	0.3	\$310	\$93.00
8/4/2021	JRS	Interoffice meeting with attorney EBK regarding vehicle and amendments (only charging for one attorney time).	0.2	\$310	\$62.00
8/5/2021	JRS	Email correspondence with client regarding additional creditors.	0.1	\$310	\$31.00
8/15/2021	JRS	Email correspondence with client regarding plan payment and tax returns.	0.2	\$310	\$62.00
8/15/2021	JRS	Drafted letter to client regarding 341 First Meeting of Creditors hearing, confirmation hearing, and post-filing legal advice; emailed to client as well.	0.4	\$310	\$124.00
8/16/2021	JRS	Email correspondence with client regarding plan payments and income.	0.2	\$310	\$62.00
8/16/2021	LR	Review of Certificate of Service from COS.com and filed same.	0.1	\$120	\$12.00
8/17/2021	EBK	Review proof of claim filed by Credit Acceptance (claim 2) which includes review of attached documents and comparison with plan treatment.	0.2	\$270	\$54.00

8/17/2021	EBK	Review proof of claim (1) filed by Cavalry SPV which includes review of attached documents.	0.1	\$270	\$27.00
8/17/2021	EBK	Review correspondence from creditor credit acceptance regarding 2011 Mercedes vehicle and treatment of claim.	0.2	\$270	\$54.00
8/17/2021	EBK	Preparation of correspondence to creditor credit acceptance regarding 2011 Mercedes vehicle and treatment of claim in amended plan.	0.1	\$270	\$27.00
8/17/2021	EBK	Review proof of claim filed by One Main (claim #5) which includes review of attached documents and comparison with plan treatment.	0.2	\$270	\$54.00
8/17/2021	EBK	Review proof of claim filed by IRS (claim #4) which includes review of attached documents and statement of unfiled returns.	0.2	\$270	\$54.00
8/17/2021	EBK	Review correspondence from creditor one main regarding jeep vehicle and treatment of the same.	0.2	\$270	\$54.00
8/17/2021	EBK	Preparation of correspondence to creditor one main regarding jeep vehicle and status of amendments.	0.1	\$270	\$27.00
8/20/2021	JRS	Email correspondence with client regarding income tax question.	0.2	\$310	\$62.00
8/22/2021	LR	Prepared Stipulation and proposed order to remit payment to Trustee via ECF Bank Transfer & emailed to Trustee.	0.2	\$120	\$24.00
8/22/2021	LR	Drafted letter to client regarding Stipulation to Excuse Entry of Third Party Payment Order and instructions for ACH.	0.2	\$120	\$24.00
8/23/2021	JRS	Drafted follow-up email to client regarding tax returns. 0.1	n/c	\$310	\$0.00
8/24/2021	JRS	Email correspondence with client regarding tax returns.	0.1	\$310	\$31.00
8/24/2021	LR	Review of approval of stipulation, filed, and submitted order to judge for approval.	0.1	\$120	\$12.00
8/26/2021	JRS	Receipt & review of 2019 and 2020 income tax returns; email correspondence with client regarding same.	0.4	\$310	\$124.00

8/28/2021	LR	Redact, scan, and email 2020 tax returns and paystubs to Trustee. Email to JRS regarding documents.	0.2	\$120	\$24.00
8/29/2021	JRS	Email correspondence to client regarding additional documents needed.	0.1	\$310	\$31.00
8/30/2021	EBK	Review correspondence from debtor regarding tax returns.	0.2	\$270	\$54.00
8/30/2021	EBK	Preparation of correspondence to debtor regarding tax returns, notice of unfiled returns filed by Michigan Department of Treasury and IRS proof of claim stating unfiled returns.	0.2	\$270	\$54.00
8/30/2021	EBK	Review correspondence from debtor regarding codebtor on business loan.	0.1	\$270	\$27.00
8/30/2021	EBK	Preparation correspondence to debtor regarding codebtor liability on business loan.	0.1	\$270	\$27.00
8/30/2021	JRS	Email correspondence with client regarding creditor question.	0.1	\$310	\$31.00
8/31/2021	EBK	Review correspondence from debtor regarding tax returns.	0.1	\$270	\$27.00
8/31/2021	EBK	Preparation of correspondence to debtor regarding unfiled returns and request for the same.	0.1	\$270	\$27.00
8/31/2021	LR	Redact, scan, and email 2019 tax returns to Trustee.	0.1	\$120	\$12.00
9/2/2021	EBK	Conducted legal analysis of proof of claim filed by Bank of America (claim #3) to determine whether it complied with the FRBP, to verify the amount listed is correct, to calculate the effect on the plan, if any, to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to schedules and to determine whether the claim was outside of the applicable statute of limitations.	0.1	\$270	\$27.00
9/2/2021	EBK	Review correspondence from debtor regarding 341 hearing.	0.1	\$270	\$27.00
9/2/2021	EBK	Preparation of correspondence to debtor regarding 341 hearing and request for document.	0.1	\$270	\$27.00
9/2/2021	EBK	Conducted legal analysis of proof of claim filed by DTE (claim #6) to determine whether it complied with the FRBP, to verify the amount listed			

		is correct, to calculate the effect on the plan, if any, to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to schedules and to determine whether the claim was outside of the applicable statute of limitations.	0.1	\$270	\$27.00
9/2/2021	EBK	Conducted legal analysis of proof of claim filed by Lansing Automakers Fed (claim #7) to determine whether it complied with the FRBP, to verify the amount listed is correct, to calculate the effect on the plan, if any, to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to schedules and to determine whether the claim was outside of the applicable statute of limitations and comparison with secured plan treatment.	0.2	\$270	\$54.00
9/2/2021	EBK	Conducted legal analysis of proof of claim filed by Lansing Automakers Fed (claim #8) to determine whether it complied with the FRBP, to verify the amount listed is correct, to calculate the effect on the plan, if any, to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to schedules and to determine whether the claim was outside of the applicable statute of limitations.	0.1	\$270	\$27.00
9/2/2021	EBK	Conducted legal analysis of proof of claim filed by Wanigas FCU (claim #9) to determine whether it complied with the FRBP, to verify the amount listed is correct, to calculate the effect on the plan, if any, to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to schedules and to determine whether the claim was outside of the applicable statute of limitations.	0.1	\$270	\$27.00
9/2/2021	EBK	Conducted legal analysis of proof of claim filed by Wanigas FCU (claim #10) to determine whether it complied with the FRBP, to verify the amount listed is correct, to calculate the effect on the plan, if any,			

		to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to schedules and to determine whether the claim was outside of the applicable statute of limitations.	0.1	\$270	\$27.00
9/2/2021	EBK	Review secured proof of claim filed by Mariner Finance (claim #11) which includes review of attached documents and comparison with plan treatment.	0.2	\$270	\$54.00
9/6/2021	JRS	Drafted email correspondence to client requesting additional documents.	0.1	\$310	\$31.00
9/7/2021	EBK	Review correspondence from debtor regarding tax return.	0.1	\$270	\$27.00
9/7/2021	EBK	Preparation of correspondence to debtor regarding request for signed return.	0.1	\$270	\$27.00
9/7/2021	EBK	Review correspondence from debtor regarding faxed items, tax returns, and plan payments.	0.2	\$270	\$54.00
9/7/2021	EBK	Preparation of correspondence to debtor regarding tax returns, requested items and plan payments.	0.2	\$270	\$54.00
9/8/2021	EBK	Review several correspondence from debtor regarding tax returns and plan payments.	0.3	\$270	\$81.00
9/8/2021	EBK	Preparation of correspondence to debtor regarding tax returns, requested items, and plan payments.	0.2	\$270	\$54.00
9/8/2021	EBK	Telephone communication from debtor regarding status of case, tax returns, plan payments and upcoming 341 hearing.	0.5	\$270	\$135.00
9/8/2021	EBK	Preparation of correspondence to debtor regarding tax returns, plan payments and request for documents.	0.2	\$270	\$54.00
9/10/2021	LH	Left voicemail for client & sent email correspondence to client regarding hearing.	0.1	\$270	\$27.00
9/12/2021	LR	Drafted email to Trustee with 2020 State of Michigan returns.	0.1	\$120	\$12.00
9/12/2021	LR	Email to client regarding documents needed.	0.1	\$120	\$12.00
9/13/2021	LH	Drafted follow-up email to client regarding documents and hearing.	0.1	\$270	\$27.00

9/13/2021	LH	Review of file prior to 341 First Meeting of Creditors hearing.	0.2	\$270	\$54.00
9/13/2021	LR	Review of driver's license, social security card and proof of income. Formatted and combined same and emailed to Trustee.	0.2	\$120	\$24.00
9/14/2021	LH	Telephonic meeting with debtor prior to 341 hearing.	0.2	\$270	\$54.00
9/14/2021	LH	Attended telephonic 341 First Meeting of Creditors; adjourned.	0.1	\$270	\$27.00
9/15/2021	LH	Drafted Stipulation Adjourning 341 Meeting of Creditors & email correspondence with Trustee's office regarding same.	0.3	\$270	\$81.00
9/15/2021	LH	Drafted letter to client regarding 341 hearing.	0.2	\$270	\$54.00
9/15/2021	LR	Review of stipulation & email instructions from LH; filed Stipulation to Adjourn and submitted proposed order to judge for approval; submitted to COS.com to serve.	0.2	\$120	\$24.00
9/17/2021	LH	Email correspondence with client regarding tax refund.	0.2	\$270	\$54.00
9/18/2021	LH	Review of Notice of Unfiled Tax Returns; drafted email correspondence to client regarding 341 hearing and tax issue.	0.3	\$270	\$81.00
9/20/2021	LR	Review of Certificate of Service from COS.com and filed.	0.1	\$120	\$12.00
9/22/2021	JRS	Receipt & review of voicemail from IRS; drafted email correspondence to client regarding same.	0.1	\$310	\$31.00
9/22/2021	LH	Email correspondence with client regarding tax refund.	0.2	\$270	\$54.00
9/22/2021	LH	Email correspondence with client regarding tax refund & review of Proof of Claim of IRS and Notice of Unfiled Tax Returns from State of Michigan; review of 13network for same. 0.4	0.1	\$270	\$27.00
9/22/2021	LH	Drafted fax to IRS with 2019 and 2020 income tax returns.	0.2	\$270	\$54.00
9/27/2021	LH	Review of 2019 State of Michigan Tax Returns & drafted email to Katherine Kerwin at State of Michigan regarding Notice of Unfiled Tax			



		Returns; attached 2019 and 2020 state returns.	0.3	\$270	\$81.00
9/27/2021	LH	Review of amended Proof of Claim filed by IRS; returns received by not assessed.	0.2	\$270	\$54.00
9/29/2021	LH	Email correspondence with client regarding new copy of 2020 returns.	0.1	\$270	\$27.00
9/29/2021	LH	Drafted follow-up email to Katherine Kerwin regarding Notice of Unfiled Tax Returns.	0.1	\$270	\$27.00
9/29/2021	LH	Email correspondence with client regarding taxes, tax refund, case status, and case questions.	0.5	\$270	\$135.00
10/1/2021	LH	Sent verification taxes were sent to State of Michigan to Trustee's office as well as 2019 tax returns.	0.1	\$270	\$27.00
10/4/2021	LH	Email correspondence to client regarding 341 hearing.	0.2	\$270	\$54.00
10/4/2021	LH	Drafted email to Katherine Kerwin at State of Michigan regarding 2020 tax returns.	0.2	\$270	\$54.00
10/4/2021	LH	Phone call with client prior to 341 meeting of creditors; prepared file and reviewed to prepare for hearing.	0.4	\$270	\$108.00
10/5/2021	LH	Attended telephonic 341 First Meeting of Creditors.	0.2	\$270	\$54.00
10/5/2021	LH	Prepared hearing notes for attorney EBK.	0.2	\$270	\$54.00
10/6/2021	EBK	Review 341 Meeting of creditors hearing notes from attorney Laura Hawley, updated calendar and docket. 0.3	n/c	\$270	\$0.00
10/6/2021	EBK	Review objections to confirmation filed by Lake Michigan Credit Union.	0.2	\$270	\$54.00
10/6/2021	EBK	Review objections to confirmation filed by Credit Acceptance Corporation.	0.2	\$270	\$54.00
10/6/2021	EBK	Conducted legal analysis of proof of claim filed by Quantum3 (claim 12) to determine whether it complied with the FRBP, to verify the claim amount, calculate the effect on the plan, if any, to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to schedules and determine whether claim is outside of the applicable statute of limitations.	0.1	\$270	\$27.00

10/6/2021	EBK	Conducted legal analysis of proof of claim filed by ECMC (claim 13) to determine whether it complied with the FRBP, to verify the claim amount, calculate the effect on the plan, if any, to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to schedules and determine whether claim is outside of the applicable statute of limitations.	0.1	\$270	\$27.00
10/6/2021	EBK	Conducted legal analysis of proof of claim filed by LVNV (claim 14) to determine whether it complied with the FRBP, to verify the claim amount, calculate the effect on the plan, if any, to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to schedules and determine whether claim is outside of the applicable statute of limitations.	0.1	\$270	\$27.00
10/6/2021	EBK	Conducted legal analysis of proof of claim filed by Bankers Health Group (claim 15) to determine whether it complied with the FRBP, to verify the claim amount, calculate the effect on the plan, if any, to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to schedules and determine whether claim is outside of the applicable statute of limitations.	0.1	\$270	\$27.00
10/6/2021	EBK	Conducted legal analysis of AMENDED proof of claim filed by Bankers Health Group (claim 15) to determine whether it complied with the FRBP, to verify the claim amount, calculate the effect on the plan, if any, to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to schedules and determine whether claim is outside of the applicable statute of limitations.	0.1	\$270	\$27.00
10/6/2021	EBK	Review secured proof of claim filed by Lake Michigan Credit Union (claim 16) which includes review of attached documents and comparison with plan treatment.	0.2	\$270	\$54.00

10/6/2021	EBK	Conducted legal analysis of proof of claim filed by Modern Lawn Care (claim 17) to determine whether it complied with the FRBP, to verify the claim amount, calculate the effect on the plan, if any, to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to schedules and determine whether claim is outside of the applicable statute of limitations.	0.1	\$270	\$27.00
10/6/2021	LH	Drafted lengthy email correspondence to client regarding case status/hearing update.	0.2	\$270	\$54.00
10/6/2021	LH	Email correspondence with client regarding case.	0.1	\$270	\$27.00
10/8/2021	LH	Drafted email correspondence to client regarding case. 0.1	n/c	\$270	\$0.00
10/11/2021	EBK	Review correspondence from debtor regarding mortgage.	0.1	\$270	\$27.00
10/11/2021	EBK	Preparation of correspondence to debtor regarding mortgage.	0.1	\$270	\$27.00
10/11/2021	LH	Email correspondence with client regarding questions about mortgage claim. 0.2	n/c	\$270	\$0.00
10/12/2021	EBK	Review correspondence from debtor regarding status of case and mortgage.	0.1	\$270	\$27.00
10/12/2021	EBK	Preparation of correspondence to debtor regarding status of case, mortgage claim, mortgage payments, plan proposed, length of plan and tax debt.	0.3	\$270	\$81.00
10/13/2021	EBK	Telephone communication (voice message) from debtor regarding mortgage.	0.1	\$270	\$27.00
10/13/2021	EBK	Telephone communication (left detailed voice message) to debtor regarding mortgage 0.1	n/c	\$270	\$0.00
10/13/2021	EBK	Preparation of correspondence to debtor regarding mortgage claim.	0.1	\$270	\$27.00
10/13/2021	EBK	Telephone communication from debtor regarding mortgage, forbearance, plan payment, plan term, income.	0.7	\$270	\$189.00
10/15/2021	EBK	Preparation of correspondence to debtor regarding mortgage claim.	0.1	\$270	\$27.00

10/19/2021	EBK	Telephone communication from debtor regarding claim of Bankers Healthcare Group LLC.	0.2	\$270	\$54.00
10/19/2021	EBK	Review correspondence from debtor regarding criminal case.	0.1	\$270	\$27.00
10/19/2021	EBK	Review correspondence from debtor regarding real property and plan payments.	0.1	\$270	\$27.00
10/19/2021	EBK	Preparation of correspondence to debtor regarding real property and plan payments.	0.1	\$270	\$27.00
10/19/2021	EBK	Review several correspondence from debtor regarding funding of plan.	.4	\$270	\$108.00
10/19/2021	EBK	Preparation of correspondence to debtor regarding funding of plan.	0.4	\$270	\$108.00
10/19/2021	EBK	Telephone communication from debtor regarding treatment of claims.	0.3	\$270	\$81.00
10/19/2021	EBK	Preparation of correspondence to debtor regarding online payments.	0.1	\$270	\$27.00
10/19/2021	JRS	Interoffice meeting with attorney EBK regarding case issues (only billing for one attorney time).	0.2	\$310	\$62.00
10/20/2021	LR	Drafted Stipulation to Terminate Order for Debtor to Remit Payments via ACH. Drafted payment Order. Email correspondence to Trustee regarding same.	0.4	\$120	\$48.00
10/22/2021	EBK	Review Notice of Withdrawal of Notice of unfiled tax returns by the State of Michigan.	0.1	\$270	\$27.00
10/23/2021	LR	Review of correspondence & filed stipulation and proposed order terminating ACH order and submitted order to judge for approval. Submitted payment order to Judge for approval.	0.2	\$120	\$24.00
10/25/2021	EBK	Review objections to confirmation filed by Trustee.	0.4	\$270	\$108.00
10/25/2021	EBK	Preparation of correspondence to debtor regarding request for documents and objections to confirmation.	0.3	\$270	\$81.00
10/25/2021	EBK	Review correspondence from debtor regarding stubs, car documents, and answers to document request list.	0.3	\$270	\$81.00

10/25/2021	EBK	Preparation of correspondence to debtor regarding updated document request list.	0.1	\$270	\$27.00
10/25/2021	JRS	Drafted email correspondence to client regarding case and payment history.	0.1	\$310	\$31.00
10/27/2021	JRS	Receipt & review of email correspondence from Cassandra Weyant at KAA Law & email correspondence to client regarding insurance.	0.1	\$310	\$31.00
11/1/2021	EBK	Preparation of correspondence to debtor regarding document request.	0.1	\$270	\$27.00
11/2/2021	EBK	Review correspondence from debtor regarding auto insurance.	0.1	\$270	\$27.00
11/2/2021	EBK	Preparation of correspondence to debtor regarding insurance documents.	0.1	\$270	\$27.00
11/4/2021	EBK	Preparation of correspondence to debtor regarding upcoming confirmation hearing and request for documents as well as plan payment history.	0.2	\$270	\$54.00
11/4/2021	EBK	Review correspondence from debtor regarding status of case and plan payments.	0.1	\$270	\$27.00
11/4/2021	EBK	Preparation of correspondence to debtor regarding upcoming hearing.	0.1	\$270	\$27.00
11/8/2021	EBK	Preparation of confirmation hearing certificate addressing outstanding objections to confirmation and requesting adjournment.	0.7	\$270	\$189.00
11/8/2021	EBK	Preparation of stipulation to adjourn confirmation which includes conditions.	0.2	\$270	\$54.00
11/8/2021	EBK	Preparation of correspondence to creditor attorney Cassandra Weyant regarding adjournment request.	0.1	\$270	\$27.00
11/8/2021	EBK	Preparation of correspondence to creditor attorney Scott Gies regarding adjournment request.	0.1	\$270	\$27.00
11/9/2021	EBK	Review correspondence from creditor attorney Scott Gies regarding confirmation hearing and plan payments.	0.1	\$270	\$27.00
11/9/2021	EBK	Preparation of correspondence to creditor attorney Scott Gies regarding plan payments.	0.1	\$270	\$27.00

11/9/2021	EBK	Review correspondence from creditor attorney Cassandra Weyant regarding adjournment request and request for conditions.	0.1	\$270	\$27.00
11/9/2021	EBK	Preparation of correspondence to creditor attorney Cassandra Weyant regarding adjournment request and conditions.	0.1	\$270	\$27.00
11/9/2021	EBK	Preparation of correspondence to debtor regarding payments and upcoming hearing and status of case.	0.2	\$270	\$54.00
11/10/2021	EBK	Review correspondence from debtor regarding plan payments.	0.1	\$270	\$27.00
11/10/2021	EBK	Preparation of correspondence to debtor regarding plan payments.	0.1	\$270	\$27.00
11/10/2021	EBK	Review correspondence from debtor regarding online payment system.	0.1	\$270	\$27.00
11/10/2021	EBK	Preparation of correspondence to debtor regarding online payment system.	0.1	\$270	\$27.00
11/10/2021	EBK	Review correspondence from debtor regarding online payments and payment ID.	0.1	\$270	\$27.00
11/10/2021	EBK	Preparation of correspondence to debtor regarding online payments and payment ID.	0.1	\$270	\$27.00
11/10/2021	EBK	Review correspondence from debtor regarding plan payment.	0.1	\$270	\$27.00
11/10/2021	EBK	Preparation of correspondence to trustee regarding payment proof.	0.1	\$270	\$27.00
11/10/2021	EBK	Preparation of correspondence to creditor attorney Scott Gies regarding payment proof and request for adjournment.	0.1	\$270	\$27.00
11/10/2021	EBK	Review correspondence from creditor attorney Scott Gies regarding plan payments.	0.1	\$270	\$27.00
11/10/2021	EBK	Preparation of correspondence to creditor attorney Scott Gies regarding plan payments.	0.1	\$270	\$27.00
11/10/2021	EBK	Review correspondence from debtor regarding hearing, payments and insurance.	0.3	\$270	\$81.00
11/10/2021	EBK	Preparation of correspondence to debtor regarding insurance.	0.1	\$270	\$27.00

11/10/2021	EBK	Review correspondence from debtor regarding insurance.	0.1	\$270	\$27.00
11/11/2021	EBK	Preparation of correspondence to creditor attorney Cassandra Weyant regarding insurance.	0.1	\$270	\$27.00
11/11/2021	EBK	Review correspondence from creditor attorney Cassandra Weyant regarding insurance deductibles.	0.1	\$270	\$27.00
11/11/2021	EBK	Preparation of correspondence to debtor regarding insurance deductibles.	0.1	\$270	\$27.00
11/11/2021	EBK	Review correspondence from debtor regarding insurance.	0.1	\$270	\$27.00
11/11/2021	EBK	Preparation of correspondence to debtor regarding insurance.	0.1	\$270	\$27.00
11/11/2021	EBK	Review correspondence from debtor regarding insurance coverage.	0.1	\$270	\$27.00
11/11/2021	EBK	Preparation of correspondence to debtor regarding insurance coverage.	0.1	\$270	\$27.00
11/11/2021	EBK	Review correspondence from debtor regarding insurance coverage.	0.1	\$270	\$27.00
11/11/2021	EBK	Preparation of correspondence to debtor regarding insurance coverage.	0.1	\$270	\$27.00
11/11/2021	EBK	Preparation of correspondence to creditor attorney Cassandra Weyant regarding insurance coverage.	0.1	\$270	\$27.00
11/11/2021	EBK	Review correspondence from creditor attorney Cassandra Weyant regarding insurance coverage and contract.	0.1	\$270	\$27.00
11/11/2021	EBK	Preparation of correspondence to debtor regarding insurance coverage requirements.	0.1	\$270	\$27.00
11/11/2021	EBK	Review correspondence from debtor regarding insurance and insurance coverage requirements.	0.1	\$270	\$27.00
11/11/2021	EBK	Preparation of correspondence to debtor regarding retail installment contract for vehicle and insurance.	0.1	\$270	\$27.00
11/12/2021	EBK	Review correspondence from debtor regarding insurance coverage.	0.1	\$270	\$27.00
11/12/2021	EBK	Preparation of correspondence to debtor regarding insurance coverage requirements.	0.2	\$270	\$54.00
11/15/2021	EBK	Preparation of correspondence to debtor regarding plan payments,			

		confirmation hearing and request for documents.	0.1	\$270	\$27.00
11/15/2021	EBK	Review correspondence from debtor regarding insurance.	0.1	\$270	\$27.00
11/15/2021	EBK	Preparation of correspondence to debtor regarding insurance.	0.1	\$270	\$27.00
11/15/2021	NDC	Electronic Meeting with Attorney EAK regarding status of case and recent conversations with debtor, includes preparation of follow up correspondences.	0.2	\$270	\$54.00
11/16/2021	EBK	Review correspondence from debtor regarding Mercedes vehicle.	0.1	\$270	\$27.00
11/16/2021	EBK	Preparation of correspondence to debtor regarding Mercedes vehicle.	0.1	\$270	\$27.00
11/16/2021	EBK	Review correspondence from debtor regarding insurance and plan payments.	0.1	\$270	\$27.00
11/16/2021	EBK	Preparation of correspondence to debtor regarding plan payments and insurance as well as confirmation hearing on contested docket.	0.1	\$270	\$27.00
11/16/2021	EBK	Review correspondence from debtor regarding status of case.	0.1	\$270	\$27.00
11/16/2021	EBK	Preparation of correspondence to debtor regarding confirmation hearing and possible dismissal.	0.1	\$270	\$27.00
11/16/2021	NDC	Appear Contested docket on confirmation of Plan.	0.6	\$270	\$162.00
11/16/2021	NDC	Appearance at status conference on Confirmation hearing.	0.2	\$270	\$54.00
11/16/2021	NDC	Review of objections, filed plan, certificate and documentation relating to the hearing on confirmation includes review of trustee's electronic ledger.	0.8	\$270	\$216.00
11/17/2021	EEF	Drafted pre-confirmation fee application.	3.0	\$120	\$360.00
11/17/2021	JRS	Drafted language over \$3500.00 & correspondence to client regarding same.	0.5	\$310	\$155.00

JRS Time: 7.5 x 310.00/hour = \$2,325.00

EBK Time: 17.3 x 270.00/hour = \$4,671.00

LH Time: 5.0 x 270.00/hour = \$1,350.00

NDC Time: 1.8 x 270.00/hour = \$486.00

LR Time: 2.2 x 120.00/hour = \$264.00

EEF Time: 3.0 x 120.00/hour = \$360.00



Total Hours: 36.8  
Total Fees: \$9,456.00

2. That additionally, the services broken down by project category are listed below:

CASE ADMINISTRATION:

<u>DATE</u>	<u>STAFF</u>	<u>DESCRIPTION</u>	<u>HOURS</u>	<u>RATE</u>	<u>CHARGES</u>
9/29/2021	LH	Email correspondence with client regarding taxes, tax refund, case status, and case questions.	0.5	\$270	\$135.00
10/6/2021	LH	Drafted lengthy email correspondence to client regarding case status/hearing update.	0.2	\$270	\$54.00
10/6/2021	LH	Email correspondence with client regarding case.	0.1	\$270	\$27.00
10/8/2021	LH	Drafted email correspondence to client regarding case. 0.1	n/c	\$270	\$0.00
10/11/2021	EBK	Review correspondence from debtor regarding mortgage.	0.1	\$270	\$27.00
10/11/2021	EBK	Preparation of correspondence to debtor regarding mortgage.	0.1	\$270	\$27.00
10/11/2021	LH	Email correspondence with client regarding questions about mortgage claim. 0.2	n/c	\$270	\$0.00
10/12/2021	EBK	Review correspondence from debtor regarding status of case and mortgage.	0.1	\$270	\$27.00
10/12/2021	EBK	Preparation of correspondence to debtor regarding status of case, mortgage claim, mortgage payments, plan proposed, length of plan and tax debt.	0.3	\$270	\$81.00
10/13/2021	EBK	Telephone communication (voice message) from debtor regarding mortgage.	0.1	\$270	\$27.00
10/13/2021	EBK	Telephone communication (left detailed voice message) to debtor regarding mortgage 0.1	n/c	\$270	\$0.00
10/13/2021	EBK	Preparation of correspondence to debtor regarding mortgage claim.	0.1	\$270	\$27.00
10/13/2021	EBK	Telephone communication from debtor regarding mortgage, forbearance, plan payment, plan term, income.	0.7	\$270	\$189.00
10/15/2021	EBK	Preparation of correspondence to debtor regarding mortgage claim.	0.1	\$270	\$27.00
10/19/2021	EBK	Review correspondence from debtor regarding criminal case.	0.1	\$270	\$27.00

10/19/2021	EBK	Telephone communication from debtor regarding treatment of claims.	0.3	\$270	\$81.00
10/19/2021	EBK	Preparation of correspondence to debtor regarding online payments.	0.1	\$270	\$27.00
10/19/2021	JRS	Interoffice meeting with attorney EBK regarding case issues (only billing for one attorney time).	0.2	\$310	\$62.00
11/10/2021	EBK	Review correspondence from debtor regarding hearing, payments and insurance.	0.3	\$270	\$81.00
11/10/2021	EBK	Preparation of correspondence to debtor regarding insurance.	0.1	\$270	\$27.00
11/10/2021	EBK	Review correspondence from debtor regarding insurance.	0.1	\$270	\$27.00
11/11/2021	EBK	Preparation of correspondence to creditor attorney Cassandra Weyant regarding insurance.	0.1	\$270	\$27.00
11/11/2021	EBK	Review correspondence from creditor attorney Cassandra Weyant regarding insurance deductibles.	0.1	\$270	\$27.00
11/11/2021	EBK	Preparation of correspondence to debtor regarding insurance deductibles.	0.1	\$270	\$27.00
11/11/2021	EBK	Review correspondence from debtor regarding insurance.	0.1	\$270	\$27.00
11/11/2021	EBK	Preparation of correspondence to debtor regarding insurance.	0.1	\$270	\$27.00
11/11/2021	EBK	Review correspondence from debtor regarding insurance coverage.	0.1	\$270	\$27.00
11/11/2021	EBK	Preparation of correspondence to debtor regarding insurance coverage.	0.1	\$270	\$27.00
11/11/2021	EBK	Review correspondence from debtor regarding insurance coverage.	0.1	\$270	\$27.00
11/11/2021	EBK	Preparation of correspondence to debtor regarding insurance coverage.	0.1	\$270	\$27.00
11/11/2021	EBK	Preparation of correspondence to creditor attorney Cassandra Weyant regarding insurance coverage.	0.1	\$270	\$27.00
11/11/2021	EBK	Review correspondence from creditor attorney Cassandra Weyant regarding insurance coverage and contract.	0.1	\$270	\$27.00
11/11/2021	EBK	Preparation of correspondence to debtor regarding insurance coverage requirements.	0.1	\$270	\$27.00

11/11/2021	EBK	Review correspondence from debtor regarding insurance and insurance coverage requirements.	0.1	\$270	\$27.00
11/11/2021	EBK	Preparation of correspondence to debtor regarding retail installment contract for vehicle and insurance.	0.1	\$270	\$27.00
11/12/2021	EBK	Review correspondence from debtor regarding insurance coverage.	0.1	\$270	\$27.00
11/12/2021	EBK	Preparation of correspondence to debtor regarding insurance coverage requirements.	0.2	\$270	\$54.00
11/15/2021	EBK	Preparation of correspondence to debtor regarding plan payments, confirmation hearing and request for documents.	0.1	\$270	\$27.00
11/15/2021	EBK	Review correspondence from debtor regarding insurance.	0.1	\$270	\$27.00
11/15/2021	EBK	Preparation of correspondence to debtor regarding insurance.	0.1	\$270	\$27.00
11/15/2021	NDC	Electronic Meeting with Attorney EBK regarding status of case and recent conversations with debtor, includes preparation of follow up correspondences.	0.2	\$270	\$54.00
11/16/2021	EBK	Review correspondence from debtor regarding Mercedes vehicle.	0.1	\$270	\$27.00
11/16/2021	EBK	Preparation of correspondence to debtor regarding Mercedes vehicle.	0.1	\$270	\$27.00
11/16/2021	EBK	Review correspondence from debtor regarding insurance and plan payments.	0.1	\$270	\$27.00

JRS Time: 0.2 x 310.00/hour = \$62.00  
 EBK Time: 4.9 x 270.00/hour = \$1,323.00  
 LH Time: 0.8 x 270.00/hour = \$216.00  
 NDC Time: 0.2 x 270.00/hour = \$54.00  
 Total Hours: 6.1  
 Total Fees: 1,655.00

CLAIMS ADMINISTRATION:

<u>DATE</u>	<u>STAFF</u>	<u>DESCRIPTION</u>	<u>HOURS</u>	<u>RATE</u>	<u>CHARGES</u>
8/17/2021	EBK	Review proof of claim filed by Credit Acceptance (claim 2) which includes review of attached documents and comparison with plan treatment.	0.2	\$270	\$54.00
8/17/2021	EBK	Review proof of claim (1) filed by Cavalry SPV which includes review of attached documents.	0.1	\$270	\$27.00

8/17/2021	EBK	Review correspondence from creditor credit acceptance regarding 2011 Mercedes vehicle and treatment of claim.	0.2	\$270	\$54.00
8/17/2021	EBK	Preparation of correspondence to creditor credit acceptance regarding 2011 Mercedes vehicle and treatment of claim in amended plan.	0.1	\$270	\$27.00
8/17/2021	EBK	Review proof of claim filed by One Main (claim #5) which includes review of attached documents and comparison with plan treatment.	0.2	\$270	\$54.00
8/17/2021	EBK	Review proof of claim filed by IRS (claim #4) which includes review of attached documents and statement of unfiled returns.	0.2	\$270	\$54.00
8/17/2021	EBK	Review correspondence from creditor one main regarding jeep vehicle and treatment of the same.	0.2	\$270	\$54.00
8/17/2021	EBK	Preparation of correspondence to creditor one main regarding jeep vehicle and status of amendments.	0.1	\$270	\$27.00
8/30/2021	EBK	Preparation of correspondence to debtor regarding tax returns, notice of unfiled returns filed by Michigan Department of Treasury and IRS proof of claim stating unfiled returns.	0.2	\$270	\$54.00
9/2/2021	EBK	Conducted legal analysis of proof of claim filed by Bank of America (claim #3) to determine whether it complied with the FRBP, to verify the amount listed is correct, to calculate the effect on the plan, if any, to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to schedules and to determine whether the claim was outside of the applicable statute of limitations.	0.1	\$270	\$27.00
9/2/2021	EBK	Conducted legal analysis of proof of claim filed by DTE (claim #6) to determine whether it complied with the FRBP, to verify the amount listed is correct, to calculate the effect on the plan, if any, to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to schedules and to determine whether the claim was			

		outside of the applicable statute of limitations.	0.1	\$270	\$27.00
9/2/2021	EBK	Conducted legal analysis of proof of claim filed by Lansing Automakers Fed (claim #7) to determine whether it complied with the FRBP, to verify the amount listed is correct, to calculate the effect on the plan, if any, to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to schedules and to determine whether the claim was outside of the applicable statute of limitations and comparison with secured plan treatment.	0.2	\$270	\$54.00
9/2/2021	EBK	Conducted legal analysis of proof of claim filed by Lansing Automakers Fed (claim #8) to determine whether it complied with the FRBP, to verify the amount listed is correct, to calculate the effect on the plan, if any, to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to schedules and to determine whether the claim was outside of the applicable statute of limitations.	0.1	\$270	\$27.00
9/2/2021	EBK	Conducted legal analysis of proof of claim filed by Wanigas FCU (claim #9) to determine whether it complied with the FRBP, to verify the amount listed is correct, to calculate the effect on the plan, if any, to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to schedules and to determine whether the claim was outside of the applicable statute of limitations.	0.1	\$270	\$27.00
9/2/2021	EBK	Conducted legal analysis of proof of claim filed by Wanigas FCU (claim #10) to determine whether it complied with the FRBP, to verify the amount listed is correct, to calculate the effect on the plan, if any, to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to schedules and to determine whether the claim was outside of the applicable statute of limitations.	0.1	\$270	\$27.00

9/2/2021	EBK	Review secured proof of claim filed by Mariner Finance (claim #11) which includes review of attached documents and comparison with plan treatment.	0.2	\$270	\$54.00
9/22/2021	LH	Email correspondence with client regarding tax refund & review of Proof of Claim of IRS and Notice of Unfiled Tax Returns from State of Michigan; review of 13network for same. 0.4	0.1	\$270	\$27.00
9/22/2021	LH	Drafted fax to IRS with 2019 and 2020 income tax returns.	0.2	\$270	\$54.00
9/22/2021	JRS	Receipt & review of voicemail from IRS; drafted email correspondence to client regarding same.	0.1	\$310	\$31.00
9/27/2021	LH	Review of 2019 State of Michigan Tax Returns & drafted email to Katherine Kerwin at State of Michigan regarding Notice of Unfiled Tax Returns; attached 2019 and 2020 state returns.	0.3	\$270	\$81.00
9/27/2021	LH	Review of amended Proof of Claim filed by IRS; returns received by not assessed.	0.2	\$270	\$54.00
9/29/2021	LH	Email correspondence with client regarding new copy of 2020 returns.	0.1	\$270	\$27.00
9/29/2021	LH	Drafted follow-up email to Katherine Kerwin regarding Notice of Unfiled Tax Returns.	0.1	\$270	\$27.00
10/1/2021	LH	Sent verification taxes were sent to State of Michigan to Trustee's office as well as 2019 tax returns.	0.1	\$270	\$27.00
10/4/2021	LH	Drafted email to Katherine Kerwin at State of Michigan regarding 2020 tax returns.	0.2	\$270	\$54.00
10/6/2021	EBK	Review objections to confirmation filed by Lake Michigan Credit Union.	0.2	\$270	\$54.00
10/6/2021	EBK	Review objections to confirmation filed by Credit Acceptance Corporation.	0.2	\$270	\$54.00
10/6/2021	EBK	Conducted legal analysis of proof of claim filed by Quantum3 (claim 12) to determine whether it complied with the FRBP, to verify the claim amount, calculate the effect on the plan, if any, to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to			

		schedules and determine whether claim is outside of the applicable statute of limitations.	0.1	\$270	\$27.00
10/6/2021	EBK	Conducted legal analysis of proof of claim filed by ECMC (claim 13) to determine whether it complied with the FRBP, to verify the claim amount, calculate the effect on the plan, if any, to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to schedules and determine whether claim is outside of the applicable statute of limitations.	0.1	\$270	\$27.00
10/6/2021	EBK	Conducted legal analysis of proof of claim filed by LVNV (claim 14) to determine whether it complied with the FRBP, to verify the claim amount, calculate the effect on the plan, if any, to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to schedules and determine whether claim is outside of the applicable statute of limitations.	0.1	\$270	\$27.00
10/6/2021	EBK	Conducted legal analysis of proof of claim filed by Bankers Health Group (claim 15) to determine whether it complied with the FRBP, to verify the claim amount, calculate the effect on the plan, if any, to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to schedules and determine whether claim is outside of the applicable statute of limitations.	0.1	\$270	\$27.00
10/6/2021	EBK	Conducted legal analysis of AMENDED proof of claim filed by Bankers Health Group (claim 15) to determine whether it complied with the FRBP, to verify the claim amount, calculate the effect on the plan, if any, to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to schedules and determine whether claim is outside of the applicable statute of limitations.	0.1	\$270	\$27.00
10/6/2021	EBK	Review secured proof of claim filed by Lake Michigan Credit Union			

		(claim 16) which includes review of attached documents and comparison with plan treatment.	0.2	\$270	\$54.00
10/6/2021	EBK	Conducted legal analysis of proof of claim filed by Modern Lawn Care (claim 17) to determine whether it complied with the FRBP, to verify the claim amount, calculate the effect on the plan, if any, to determine whether the claim was correctly identified as a secured or unsecured debt after comparing to schedules and determine whether claim is outside of the applicable statute of limitations.	0.1	\$270	\$27.00
10/19/2021	EBK	Telephone communication from debtor regarding claim of Bankers Healthcare Group LLC.	0.2	\$270	\$54.00
10/22/2021	EBK	Review Notice of Withdrawal of Notice of unfiled tax returns by the State of Michigan.	0.1	\$270	\$27.00

JRS Time: 0.1 x 310.00/hour = \$31.00

EBK Time: 3.9 x 270.00/hour = \$1,053.00

LH Time: 1.3 x 270.00/hour = \$351.00

Total Hours: 5.3

Total Fees: \$1,435.00

#### CHAPTER 13 PLAN:

<u>DATE</u>	<u>STAFF</u>	<u>DESCRIPTION</u>	<u>HOURS</u>	<u>RATE</u>	<u>CHARGES</u>
4/20/2021	JRS	Receipt & review of documents from client including proof of income and creditor information.	0.4	\$310	\$124.00
4/20/2021	JRS	Began drafting petition, Schedules, & plan.	0.5	\$310	\$155.00
4/23/2021	JRS	Discussion with client regarding bankruptcy case, assets, creditors, income, and budget; review of property tax information; drafted updates to petition, Schedules, plan, Statement of Financial Affairs and matrix.	1.0	\$310	\$310.00
4/26/2021	JRS	Email correspondence with client regarding gross income, plan payment, and filing date.	0.6	\$310	\$186.00
4/27/2021	JRS	Email correspondence with client regarding case filing.	0.1	\$310	\$31.00
5/27/2021	JRS	Receipt, review, and response to email correspondence from client regarding case.	0.1	\$310	\$31.00



7/14/2021	JRS	Review of credit counseling certificate; finalized petition & signed documents and conducted due diligence requirements.	0.1	\$310	\$31.00
7/19/2021	JRS	Drafted updates to petition & Schedules & updated petition for filing.	0.2	\$310	\$62.00
7/19/2021	JRS	Email correspondence with client regarding credit counseling.	0.1	\$310	\$31.00
7/20/2021	JRS	Email correspondence with client regarding mortgage and vehicle; review of plan and payment options including additional creditors in plan.	0.3	\$310	\$93.00
7/21/2021	JRS	Email correspondence with client regarding options for keeping or surrendering Jeep.	0.2	\$310	\$62.00
7/22/2021	JRS	Drafted follow-up email to client regarding Jeep. 0.1	n/c	\$310	\$0.00
7/26/2021	JRS	Email correspondence with client regarding filing.	0.1	\$310	\$31.00
7/27/2021	JRS	Email correspondence with client regarding case filing. 0.1	n/c	\$310	\$0.00
7/29/2021	JRS	Email correspondence with client regarding vehicle.	0.1	\$310	\$31.00
8/2/2021	JRS	Review of correspondence from Brittany Stevens at Credit Acceptance; email correspondence with client regarding additional vehicle purchased prior to filing and unknown to our office.	0.3	\$310	\$93.00
8/4/2021	JRS	Email correspondence with client regarding vehicle and amending plan.	0.3	\$310	\$93.00
8/4/2021	JRS	Interoffice meeting with attorney EBK regarding vehicle and amendments (only charging for one attorney time).	0.2	\$310	\$62.00
8/5/2021	JRS	Email correspondence with client regarding additional creditors.	0.1	\$310	\$31.00
8/15/2021	JRS	Email correspondence with client regarding plan payment and tax returns.	0.2	\$310	\$62.00
8/15/2021	JRS	Drafted letter to client regarding 341 First Meeting of Creditors hearing, confirmation hearing, and post-filing legal advice; emailed to client as well.	0.4	\$310	\$124.00

8/16/2021	JRS	Email correspondence with client regarding plan payments and income.	0.2	\$310	\$62.00
8/16/2021	LR	Review of Certificate of Service from COS.com and filed same.	0.1	\$120	\$12.00
8/20/2021	JRS	Email correspondence with client regarding income tax question.	0.2	\$310	\$62.00
8/22/2021	LR	Prepared Stipulation and proposed order to remit payment to Trustee via ECF Bank Transfer & emailed to Trustee.	0.2	\$120	\$24.00
8/22/2021	LR	Drafted letter to client regarding Stipulation to Excuse Entry of Third Party Payment Order and instructions for ACH.	0.2	\$120	\$24.00
8/23/2021	JRS	Drafted follow-up email to client regarding tax returns. 0.1	n/c	\$310	\$0.00
8/24/2021	JRS	Email correspondence with client regarding tax returns.	0.1	\$310	\$31.00
8/24/2021	LR	Review of approval of stipulation, filed, and submitted order to judge for approval.	0.1	\$120	\$12.00
8/26/2021	JRS	Receipt & review of 2019 and 2020 income tax returns; email correspondence with client regarding same.	0.4	\$310	\$124.00
8/28/2021	LR	Redact, scan, and email 2020 tax returns and paystubs to Trustee. Email to JRS regarding documents.	0.2	\$120	\$24.00
8/29/2021	JRS	Email correspondence to client regarding additional documents needed.	0.1	\$310	\$31.00
8/30/2021	EBK	Review correspondence from debtor regarding tax returns.	0.2	\$270	\$54.00
8/30/2021	EBK	Review correspondence from debtor regarding codebtor on business loan.	0.1	\$270	\$27.00
8/30/2021	EBK	Preparation correspondence to debtor regarding codebtor liability on business loan.	0.1	\$270	\$27.00
8/30/2021	JRS	Email correspondence with client regarding creditor question.	0.1	\$310	\$31.00
8/31/2021	EBK	Review correspondence from debtor regarding tax returns.	0.1	\$270	\$27.00
8/31/2021	EBK	Preparation of correspondence to debtor regarding unfiled returns and request for the same.	0.1	\$270	\$27.00

8/31/2021	LR	Redact, scan, and email 2019 tax returns to Trustee.	0.1	\$120	\$12.00
9/6/2021	JRS	Drafted email correspondence to client requesting additional documents.	0.1	\$310	\$31.00
9/7/2021	EBK	Review correspondence from debtor regarding tax return.	0.1	\$270	\$27.00
9/7/2021	EBK	Preparation of correspondence to debtor regarding request for signed return.	0.1	\$270	\$27.00
9/7/2021	EBK	Review correspondence from debtor regarding faxed items, tax returns, and plan payments.	0.2	\$270	\$54.00
9/7/2021	EBK	Preparation of correspondence to debtor regarding tax returns, requested items and plan payments.	0.2	\$270	\$54.00
9/8/2021	EBK	Review several correspondence from debtor regarding tax returns and plan payments.	0.3	\$270	\$81.00
9/8/2021	EBK	Preparation of correspondence to debtor regarding tax returns, requested items, and plan payments.	0.2	\$270	\$54.00
9/8/2021	EBK	Telephone communication from debtor regarding status of case, tax returns, plan payments and upcoming 341 hearing.	0.5	\$270	\$135.00
9/8/2021	EBK	Preparation of correspondence to debtor regarding tax returns, plan payments and request for documents.	0.2	\$270	\$54.00
9/12/2021	LR	Drafted email to Trustee with 2020 State of Michigan returns.	0.1	\$120	\$12.00
9/12/2021	LR	Email to client regarding documents needed.	0.1	\$120	\$12.00
9/17/2021	LH	Email correspondence with client regarding tax refund.	0.2	\$270	\$54.00
9/18/2021	LH	Review of Notice of Unfiled Tax Returns; drafted email correspondence to client regarding 341 hearing and tax issue.	0.3	\$270	\$81.00
9/20/2021	LR	Review of Certificate of Service from COS.com and filed.	0.1	\$120	\$12.00
9/22/2021	LH	Email correspondence with client regarding tax refund.	0.2	\$270	\$54.00

10/19/2021	EBK	Review correspondence from debtor regarding real property and plan payments.	0.1	\$270	\$27.00
10/19/2021	EBK	Preparation of correspondence to debtor regarding real property and plan payments.	0.1	\$270	\$27.00
10/19/2021	EBK	Review several correspondence from debtor regarding funding of plan.	0.4	\$270	\$108.00
10/19/2021	EBK	Preparation of correspondence to debtor regarding funding of plan.	0.4	\$270	\$108.00
10/20/2021	LR	Drafted Stipulation to Terminate Order for Debtor to Remit Payments via ACH. Drafted payment Order. Email correspondence to Trustee regarding same.	0.4	\$120	\$48.00
10/23/2021	LR	Review of correspondence & filed stipulation and proposed order terminating ACH order and submitted order to judge for approval. Submitted payment order to Judge for approval.	0.2	\$120	\$24.00
10/25/2021	EBK	Review objections to confirmation filed by Trustee.	0.4	\$270	\$108.00
10/25/2021	EBK	Preparation of correspondence to debtor regarding request for documents and objections to confirmation.	0.3	\$270	\$81.00
10/25/2021	EBK	Review correspondence from debtor regarding stubs, car documents, and answers to document request list.	0.3	\$270	\$81.00
10/25/2021	EBK	Preparation of correspondence to debtor regarding updated document request list.	0.1	\$270	\$27.00
10/25/2021	JRS	Drafted email correspondence to client regarding case and payment history.	0.1	\$310	\$31.00
10/27/2021	JRS	Receipt & review of email correspondence from Cassandra Weyant at KAA Law & email correspondence to client regarding insurance.	0.1	\$310	\$31.00
11/1/2021	EBK	Preparation of correspondence to debtor regarding document request.	0.1	\$270	\$27.00
11/2/2021	EBK	Review correspondence from debtor regarding auto insurance.	0.1	\$270	\$27.00
11/2/2021	EBK	Preparation of correspondence to debtor regarding insurance documents.	0.1	\$270	\$27.00

11/4/2021	EBK	Preparation of correspondence to debtor regarding upcoming confirmation hearing and request for documents as well as plan payment history.	0.2	\$270	\$54.00
11/4/2021	EBK	Review correspondence from debtor regarding status of case and plan payments.	0.1	\$270	\$27.00
11/4/2021	EBK	Preparation of correspondence to debtor regarding upcoming hearing.	0.1	\$270	\$27.00
11/8/2021	EBK	Preparation of confirmation hearing certificate addressing outstanding objections to confirmation and requesting adjournment.	0.7	\$270	\$189.00
11/8/2021	EBK	Preparation of stipulation to adjourn confirmation which includes conditions.	0.2	\$270	\$54.00
11/8/2021	EBK	Preparation of correspondence to creditor attorney Cassandra Weyant regarding adjournment request.	0.1	\$270	\$27.00
11/8/2021	EBK	Preparation of correspondence to creditor attorney Scott Gies regarding adjournment request.	0.1	\$270	\$27.00
11/9/2021	EBK	Review correspondence from creditor attorney Scott Gies regarding confirmation hearing and plan payments.	0.1	\$270	\$27.00
11/9/2021	EBK	Preparation of correspondence to creditor attorney Scott Gies regarding plan payments.	0.1	\$270	\$27.00
11/9/2021	EBK	Review correspondence from creditor attorney Cassandra Weyant regarding adjournment request and request for conditions.	0.1	\$270	\$27.00
11/9/2021	EBK	Preparation of correspondence to creditor attorney Cassandra Weyant regarding adjournment request and conditions.	0.1	\$270	\$27.00
11/9/2021	EBK	Preparation of correspondence to debtor regarding payments and upcoming hearing and status of case.	0.2	\$270	\$54.00
11/10/2021	EBK	Review correspondence from debtor regarding plan payments.	0.1	\$270	\$27.00
11/10/2021	EBK	Preparation of correspondence to debtor regarding plan payments.	0.1	\$270	\$27.00
11/10/2021	EBK	Review correspondence from debtor regarding online payment system.	0.1	\$270	\$27.00

11/10/2021	EBK	Preparation of correspondence to debtor regarding online payment system.	0.1	\$270	\$27.00
11/10/2021	EBK	Review correspondence from debtor regarding online payments and payment ID.	0.1	\$270	\$27.00
11/10/2021	EBK	Preparation of correspondence to debtor regarding online payments and payment ID.	0.1	\$270	\$27.00
11/10/2021	EBK	Review correspondence from debtor regarding plan payment.	0.1	\$270	\$27.00
11/10/2021	EBK	Preparation of correspondence to trustee regarding payment proof.	0.1	\$270	\$27.00
11/10/2021	EBK	Preparation of correspondence to creditor attorney Scott Gies regarding payment proof and request for adjournment.	0.1	\$270	\$27.00
11/10/2021	EBK	Review correspondence from creditor attorney Scott Gies regarding plan payments.	0.1	\$270	\$27.00
11/10/2021	EBK	Preparation of correspondence to creditor attorney Scott Gies regarding plan payments.	0.1	\$270	\$27.00
11/16/2021	EBK	Preparation of correspondence to debtor regarding plan payments and insurance as well as confirmation hearing on contested docket.	0.1	\$270	\$27.00
11/16/2021	EBK	Review correspondence from debtor regarding status of case.	0.1	\$270	\$27.00
11/16/2021	EBK	Preparation of correspondence to debtor regarding confirmation hearing and possible dismissal.	0.1	\$270	\$27.00
11/16/2021	NDC	Appear Contested docket on confirmation of Plan.	0.6	\$270	\$162.00
11/16/2021	NDC	Appearance at status conference on Confirmation hearing.	0.2	\$270	\$54.00
11/16/2021	NDC	Review of objections, filed plan, certificate and documentation relating to the hearing on confirmation includes review of trustee's electronic ledger.	0.8	\$270	\$216.00

JRS Time: 6.7 x 310.00/hour = \$2,077.00

EBK Time: 8.3 x 270.00/hour = \$2,241.00

LH Time: 0.7 x 270.00/hour = \$189.00

NDC Time: 1.6 x 270.00/hour = \$432.00

LR Time: 1.8 x 120.00/hour = \$216.00

Total Hours: 19.1

Total Fees: 5,155.00

341 FIRST MEETING OF CREDITORS:

<u>DATE</u>	<u>STAFF</u>	<u>DESCRIPTION</u>	<u>HOURS</u>	<u>RATE</u>	<u>CHARGES</u>
9/2/2021	EBK	Review correspondence from debtor regarding 341 hearing.	0.1	\$270	\$27.00
9/2/2021	EBK	Preparation of correspondence to debtor regarding 341 hearing and request for document.	0.1	\$270	\$27.00
9/10/2021	LH	Left voicemail for client & sent email correspondence to client regarding hearing.	0.1	\$270	\$27.00
9/13/2021	LH	Drafted follow-up email to client regarding documents and hearing.	0.1	\$270	\$27.00
9/13/2021	LH	Review of file prior to 341 First Meeting of Creditors hearing.	0.2	\$270	\$54.00
9/13/2021	LR	Review of driver's license, social security card and proof of income. Formatted and combined same and emailed to Trustee.	0.2	\$120	\$24.00
9/14/2021	LH	Telephonic meeting with debtor prior to 341 hearing.	0.2	\$270	\$54.00
9/14/2021	LH	Attended telephonic 341 First Meeting of Creditors; adjourned.	0.1	\$270	\$27.00
9/15/2021	LH	Drafted Stipulation Adjourning 341 Meeting of Creditors & email correspondence with Trustee's office regarding same.	0.3	\$270	\$81.00
9/15/2021	LH	Drafted letter to client regarding 341 hearing.	0.2	\$270	\$54.00
9/15/2021	LR	Review of stipulation & email instructions from LH; filed Stipulation to Adjourn and submitted proposed order to judge for approval; submitted to COS.com to serve.	0.2	\$120	\$24.00
10/4/2021	LH	Email correspondence to client regarding 341 hearing.	0.2	\$270	\$54.00
10/4/2021	LH	Phone call with client prior to 341 meeting of creditors; prepared file and reviewed to prepare for hearing.	0.4	\$270	\$108.00
10/5/2021	LH	Attended telephonic 341 First Meeting of Creditors.	0.2	\$270	\$54.00
10/5/2021	LH	Prepared hearing notes for attorney EBK.	0.2	\$270	\$54.00
10/6/2021	EBK	Review 341 Meeting of creditors hearing notes from attorney Laura			

Hawley, updated calendar and  
docket. 0.3

n/c      \$270      \$0.00

EBK Time: 0.2 x 270.00/hour = \$54.00

LH Time: 2.2 x 270.00/hour = \$594.00

LR Time: 0.4 x 120.00/hour = \$48.00

Total Hours: 2.8

Total Fees: \$696.00

FEE APPLICATION:

<u>DATE</u>	<u>STAFF</u>	<u>DESCRIPTION</u>	<u>HOURS</u>	<u>RATE</u>	<u>CHARGES</u>
11/17/2021	EEF	Drafted pre-confirmation fee application.	3.0	\$120	\$360.00
11/17/2021	JRS	Drafted language over \$3500.00 & correspondence to client regarding same.	0.5	\$310	\$155.00

JRS Time: 0.5 x 310.00/hour = \$155.00

EEF Time: 3.0 x 120.00/hour = \$360.00

Total Hours: 3.5

Total Fees: \$515.00



UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

---

In Re: Kevin C. Albers

Case No. 21-31058  
Chapter 13  
Hon. Joel B. Applebaum

Debtor(s),

---

BRIEF BIOGRAPHICAL STATEMENT OF THE PROFESSIONAL EXPERIENCE OF  
SWEENEY LAW OFFICES, PLLC ATTORNEYS FOR DEBTOR(S)

**Jesse Sweeney, JD, Partner:**

- Board Certified in Consumer Bankruptcy Law by the American Board of Certification
- Licensed, State Bar of Michigan, 2000 (active)
- Licensed, State Bar of Illinois, 2001 (inactive)
- Practicing in Eastern District of Michigan since September, 2001
- Employment: Trott and Trott, September 2001 to September 2002, Brand & Goodman, PC, October 2002 to December 2004. Principal, Sweeney Law Offices, January 2005 to present.
- Member, American Bankruptcy Institute, since 2007
- Licensed to practice in Eastern District of Michigan, since 2001
- Principal, handling all matters of business relating to Sweeney Law Offices, PLLC.
- Attended National Association of Consumer Bankruptcy Attorneys conference in Grapevine, TX, total number of hours attended unknown, but attended all hours provided for in the program.
- Author of Detroit Bankruptcy, a blog devoted to Chapter 13 practice and attorneys in the Eastern District of Michigan
- Attended the 20th Consumer Rights Litigation Conference in Chicago, IL (2011), total number of hours attended unknown, but attended all hours provided for in the program.
- Attended the 23rd Annual FBA Bankruptcy Conference in Boyne, MI (2011), total number of hours attended unknown, but attended all hours provided for in the program.
- Attended the National Association of Consumer Bankruptcy Attorneys conference in San Antonio, Texas 4.27.2012 to 4.29.2012, total number of hours attended unknown, but attended all hours provided for in the program.
- Attended National Association of Chapter 13 Trustee's 47th Annual Seminar in New Orleans, LA from 7.11.2012 - 7.14.2012, total number of hours attended unknown, but attended all hours provided for in the program.
- Attended national Association of Consumer Bankruptcy Attorneys conference in San Diego, CA from 4.25.2013 - 4.28.2013, total number of hours attended unknown but attended all hours provided for in the program.
- Attended FBA Western District Bankruptcy Conference, Traverse City, Michigan, 7.26.2013 and 7.27.2013
- Spoke at Detroit Consumer Bankruptcy Conference regarding National Model Plan (November 11, 2014)

- Attended National Association of Chapter 13 Trustee's Conference in Salt Lake City Utah (July 1-4, 2015), total number of hours attended unknown but attended all hours provided for in the program.
- Attended Insolvency Seminar presented by the Colorado Consumer Bankruptcy Association and The Institute of Legal Education in Golden, CO (November 12, 2015) - 8 hours
- Attended 2016 Workshop & Annual Meeting of NACBA In San Francisco, CA (May 19, 2016 – May 22, 2016) – 25.0 hours
- Attended NACTT 52<sup>nd</sup> Annual Seminar in Seattle WA (July 13 2017 – July 15, 2017) – 17.0 hours
- Attended 23<sup>rd</sup> Annual Rocky Mountain Bankruptcy Conference in Golden, CO (January 25, 2018 – January 26, 2018) – 12.5 hours
- Attended Insolvency Seminar in Westminster, CO (September 14, 2018) – 7.0 hours

**Erin Ashley Bartos-Kramer, JD, Associate:**

Ms. Bartos has been employed with Sweeney Law Offices since September, 2014. Prior to her employment with Sweeney Law Offices, Ms. Bartos was an associate bankruptcy attorney at Charles J. Schneider, P.C. from October, 2012 through September, 2014. As an associate at the firm, she focused solely on representing debtors in Chapter 7 & Chapter 13 bankruptcies. She met with clients, attended hearings, status conferences and all motions before U.S. Bankruptcy Court, and completed post-confirmation work as well as handled adversary actions. From May, 2012 to October, 2012, Ms. Bartos was an associate attorney at Hirshberg Acceptance Corporation/Modern Financial Services Corporation practicing bankruptcy law. Her focus was specifically creditor's rights law concentrating in collections, which included automobile companies, financial institutions, and other entities in both State & Federal Court.

**Education:**

Wayne State University Law School, Juris Doctorate, 2011  
 Bachelor of Arts, Business/Finance, 2008

**Continuing Education:**

- Attended Detroit Consumer Bankruptcy Conference (November 11, 2014)
- Michigan Creditor's Bar Association Meeting & Presentation, Bloomfield Hills, MI , May 10, 2012
- Michigan Creditor's Bar Association Meeting & Presentation, Bloomfield Hills, MI, Sept. 15, 2012
- Michigan Creditor's Bar Associations Presentation of: Competing in an Environment of Compliance, Sept. 25, 2012
- ABI's Detroit 9th Annual Consumer Bankruptcy Conference, Detroit, MI, November 11, 2013
- Attended Detroit Consumer Bankruptcy Conference (November 11, 2014) - 8 hours
- Attended Detroit Consumer Bankruptcy Conference (November 11, 2015) - 8 hours
- Attended Detroit Consumer Bankruptcy Conference (November 11, 2016) - 8 hours
- Attended Detroit Consumer Bankruptcy Conference (November 11, 2017) - 8 hours
- Panel speaker at Detroit Consumer Bankruptcy Conference (November 11, 2016) for session "What's Wrong with This Claim?"

**Licensures/Affiliations:**

State Bar of Michigan: Admitted to practice; May, 2012  
 US District Court for the Eastern District of Michigan 2012  
 American Bankruptcy Institute

**Lisa M. Nedzlek, Associate**

1. Educational Achievements:

- A. Bachelor of Arts: Michigan State University, 2004
- B. Juris Doctor: Wayne State University, 2007
- 2. Professional Memberships and Associates:
  - A. State Bar of Michigan: Admitted to practice, November 2007
  - B. U.S. District Court for the Eastern District of Michigan; 2008
  - C. American Bankruptcy Institute
  - D. Consumer Bankruptcy Association
- 3. Continuing Legal Education (prior 5 years):
  - A. ABI's Detroit Consumer Bankruptcy Conference, Troy, MI, November 11, 2008 -5.5 hrs.
  - B. 16th Annual Central States Bankruptcy Workshop, Traverse City, MI, June 11-14, 2009 - 9 hrs CLE credit.
  - C. New Michigan Foreclosure Statute Seminar presented by The Consumer Bankruptcy Assoc., Farmington Hills, MI, July 20, 2009 - 1.5 hrs.
  - D. ABI's Detroit Consumer Bankruptcy Conference, Dearborn, MI, November 11, 2009 - 6 hrs
  - E. Consumer Bankruptcy Institute; Sponsored by the Consumer Bankruptcy Assoc. & Institute of Continuing Legal Education April 19, 2010 - 5.5 hrs.
  - F. 17th Annual Central States Bankruptcy Workshop, Traverse City, MI, June 17-20, 2010 - 10.80 hrs CLE credit.
  - G. ABI's Detroit Consumer Bankruptcy Conference, Sterling Heights, MI, November 11, 2010 - 8 hrs.
  - H. 2nd Annual Consumer Bankruptcy Institute; Sponsored by the Consumer Bankruptcy Assoc. & Michigan Institute of Continuing Legal Education April 1, 2011 - 5.5 hrs
  - I. Federal Bar Association Eastern District of Michigan Bankruptcy Section and Consumer Bankruptcy Association's Bankruptcy Trial Advocacy Lecture, October 27 and 28, 2011 - 6 hours
  - J. ABI's Detroit 7th Annual Consumer Bankruptcy Conference, Detroit, MI, November 11, 2011-7hrs
  - K. ABI's Detroit 9th Annual Consumer Bankruptcy Conference, Detroit, MI, November 11, 2013 - 7 hrs.
  - L. ABI's Detroit 10th Annual Consumer Bankruptcy Conference, Detroit, MI, November 11, 2014 - 7 hrs.
  - M. ABI's Hon. Steven W. Rhodes Consumer Bankruptcy Conference, Detroit, MI, November 10, 2017 - 7 hrs.
- 4. Teaching experience:
  - A. Speaker/Panelist at ABI's Detroit Consumer Bankruptcy Conference, (Sterling Heights, MI), re: Lien Stripping: A to Z.
- 5. Pro Bono Service:
  - A. Pro Bono service recognition award, U..S District Ct., Eastern District of Michigan, 2010
- 6. Reported cases:
  - Strausbough v. Co-Op Services Credit Union, 426 B.R. 243 (Bankr. E.D. Mich. 2010)

**Laura M. Hawley, JD, Associate:**

**Employment History:**

- Ms. Hawley has been employed with Sweeney Law Offices since July, 2013. Prior to her employment with Sweeney Law Offices, Ms. Hawley was a Senior Attorney at Trott & Trott, P.C. Her practice focused primarily on Bankruptcy and Insolvency Law, Creditors' Rights and

Litigation in Chapters 7, 11 and 13. She gained experience working on Compliance Issues and Requirements, Drafting Department of Justice Audit and Disclosure Procedures for the Firm in addition to drafting Motions, Responses, Briefs and other Court Required Legal Documents in Relation to Bankruptcy and Adversary Proceedings in Chapter 7, 11 and 13 Cases. During her time at Trott & Trott, Ms. Hawley attended Confirmation Hearings, Motion for Relief Hearings for Chapter 7, 11 and 13 Cases, Evidentiary Hearings and Adversary Proceeding Trials.

- Prior to Trott & Trott, P.C., Ms. Hawley spent 2 years representing debtors in the Eastern & Western District of Michigan along with the Northern District of Illinois. She handled all aspects of Chapter 7 & 13 bankruptcy law. She met with clients, attended court hearings and gained experience in both pre and post-confirmation work.

Education & Bar Admissions:

Juris Doctor, 2006 Michigan State University College of Law

Bachelor of Arts, 2003 University of North Florida

State of Illinois, November 2006 (Inactive)

State of Michigan, November 2007

Northern District of Illinois Federal Court, May 2007

Eastern District of Michigan Federal Court, December 2007

Western District of Michigan Federal Court, January 2008

Continuing Education

- ABI Consumer Bankruptcy Conference, November 2008, 8 hours
- ABI Consumer Bankruptcy Conference, November 2008, 8 hours
- Transparency at the SEC: A Response to the Current Financial Crisis, June 2010, 1.5 hour
- The Rule 26(f) Conference: Preparing for Discovery, June 2010, 1 hour
- Bankruptcy 2.0: After the Recession; June 2010, 1 hour
- The Value of Foreclosure Defense in Bankruptcy; June 2010, 1 hour
- Consumer Bankruptcy Association's Detroit Seminar, April 2011, 8 hours
- Presenter at CBA Peking House Dinner on Chapter 7 Trustees Selling Foreclosed Property During the Redemption Period; June 2011
- Consumer Bankruptcy Association Peking House Dinner; The New Model Plan; June 2013, 1 hour

**Tierney Eaton Hoffman, JD Associate:**

Tierney has been employed with Sweeney Law Offices since February 2020. Prior to her employment with Sweeney Law Offices, Attorney Hoffman was an associate bankruptcy attorney at Maxwell Dunn, PLLC from September 2016 through August 2019. Attorney Hoffman led the bankruptcy department at the firm, where she focused mainly on representing debtors and creditors in all aspects of Chapter 7 and 13 bankruptcy cases, including client counseling, preparation and review of bankruptcy petitions, appearances at 341(a) hearings, meetings with trustees, adversary proceedings, post-confirmation matters, and motion practice in federal bankruptcy court.

Education:

Wayne State University Law School, Juris Doctorate, 2008

Syracuse University, International Governments and Health Policy, Summer 2006

Spelman College Bachelor of Arts, Psychology and Comparative Women's Studies, 2002

Continuing Education:

- Attended American Bar Association Young Lawyers Division Fall Conference Lessons from Detroit: Municipal Bankruptcy and its Implications on City and Local Government Operations (October 20-22, 2016 in Detroit)
- Attended Bankruptcy Fundamentals Lunch and Learn- Part 1 (March 2017)
- Attended Bankruptcy Fundamentals Lunch and Learn- Part 2 (April 2017)

Licensures/Affiliations:

Admitted State Bar of Michigan- June 2016

Admitted U.S. District Court for the Eastern District of Michigan- June 2016

**Kellie Arman Schone, JD, Associate:**

**Employment History:**

- Mrs. Arman Schone has been employed with Sweeney Law Offices since November, 2012. Prior to her employment with Sweeney Law Offices, Mrs. Arman Schone ran a general practice handling primarily bankruptcy, consumer law, small business, Medicaid and traffic matters.
- From January, 2004 - May, 2011 Mrs. Arman Schone was the lead attorney for McKelvie & DeLuca's bankruptcy department representing individuals, businesses and institutional clients including national banks, auto finance companies & mortgage companies in bankruptcy and litigation proceedings. She handled cases involving payment defaults, dischargeability actions, automatic stay issues, preference actions, fraudulent conveyances, title issues and claims allowance. Handled consumer credit reporting matters involving the FACT Act & the FCRA and provided legal counsel with regard to same. Advised mortgage lending institutions regarding federal regulations & state laws pertaining to loan modifications.
- From July, 2002 - December 2003 Mrs. Arman Schone worked as an associate at Joseph L. Grima & Associates, P.C. focusing on representing debtors in Chapter 7 & Chapter 13 bankruptcies. Met with clients, attended hearings, status conferences and all motions before U.S. Bankruptcy Court, and completed post-confirmation work.

**Education:**

- Juris Doctor, 2001 from the University of Toledo College of Law.
- Bachelor of Arts from University of Dayton, Ohio.
- Admitted to practice law in the United States District Courts for Eastern & Western Districts of Michigan and Northern District of Ohio, Member of State Bar of Michigan, Federal Bar Association, American Bankruptcy Institute, National Association of Chapter 13 Trustees, Consumer Bankruptcy Association, Catholic Lawyers' Society, and Institute of Continuing Legal Education. Prior member of the Local Bankruptcy Rules Committee EDML.

**Continuing Education:**

- PLI (Pratising Law Institute) Online Webinar, November 16, 2015 "Limited Scope Representation; Ethical & Practical Challenges"; 3.0 hours continuing legal education
- PLI (Practicing Law Institute) Online Webinar September 15, 2015, "Bankruptcy Basics for Low Income Clients"; 6.0 hours continuing legal education
- Attended NACBA, 2015 Seminar and Annual Meeting (April 23 - 26, 2015); 13.5 hours CLE
- Attended NACBA Taxes in Bankruptcy Seminar (November 20-21, 2014) - 6 hours
- Attended Detroit Consumer Bankruptcy Conference (November 11, 2014)
- Attended national Association of Consumer Bankruptcy Attorneys conference in San Diego, CA from 4.25.2013 - 4.28.2013, total number of hours attended unknown but attended all hours provided for in the program.
- Consumer Bankruptcy Association Peking House Dinner, "The New Model Plan,(June 2013)

- American Bankruptcy Institute's Annual Detroit Consumer Bankruptcy Conference, (November 2012)
- ICLE Creditors' Rights 2012 (June, 2012)
- ICLE Consumer Law Essentials (October, 2011)
- Judges' Panel at the Peking House Dinner (9/22/2011)
- Consumer Bankruptcy Association's Detroit Seminar, April 2011
- National Association of Chapter Thirteen Trustees Annual Conference, Grapevine, Texas (2010)

**Nicholas D. Chambers, Associate**

1. Educational Achievements:

- A. Bachelor of Arts, Biochemistry: Albion College, 1996
- B. Master of Arts, Organic Chemistry: Wayne State University, 2004
- C. Juris Doctor: Michigan State University College of Law, 2007

2. Professional Memberships and Associations:

- A. U.S. District Court for the Eastern District of Michigan Federal Bar (2009-Present)
- B. State Bar of Michigan (2008-Present)
- C. Oakland Bar Association
- D. American Bar Association (2008-2009)
- E. U.S. District Court for the Western District of Michigan Federal Bar (2012-Present)
- F. U.S. District Court for the District of Colorado ( October, 2021)

3. Continuing Legal Education:

- A. New Rules Seminar, Trott Financial Center, Farmington Hills, MI, April 2008 - 3 hrs.
- B. CBA's Lien Stripping Seminar, Royal Oak, MI, May 2009 - 1.5 hrs.
- C. ABI Seminar Presentation of: Mortgage Loan Modification, Assets Wanted Trustee's Panel, Lien stripping, Sterling Heights, MI, November 11, 2013 - 8 hrs.
- D. ABI's Detroit 10th Annual Consumer Bankruptcy Conference, Detroit, MI, November 11, 2014 - 7 hrs.
- E. ABI'S Detroit 11th Annual Consumer Bankruptcy Conference, Detroit, MI, November 11, 2015 - 7 hrs.
- F. Consumer Bankruptcy Association's Seminar: "How to Avoid Discovery Disasters" Detroit, MI, February 25th, 2016 - 1.0 Hr.
- G. ABI's Hon. Steven W. Rhodes Consumer Bankruptcy Conference, Detroit, MI, November 11, 2016 - 6.67 hrs.
- H. Consumer Bankruptcy Association Motion Practice - Dos and Don'ts, Bloomfield Hills, MI, February 23, 2017 - 2.0 hrs.
- I. State Bar of Michigan, The "New" Michigan Domestic Asset Protection Trust Act, Southfield, MI, March 7, 2017 - 2.0 hrs.
- J. ABI's Hon. Steven W. Rhodes Consumer Bankruptcy Conference, Detroit, MI, November 10, 2017 - 7 hrs.
- K. ABI's Hon. Steven W. Rhodes Consumer Bankruptcy Conference, Detroit, MI, November 12, 2018 - 7 hrs.
- L. ABI's Hon. Steven W. Rhodes Consumer Bankruptcy Conference, Detroit, MI, November 11, 2019 - 6.75 hrs.
- M. Consumer Bankruptcy Association - Key Takeaways from Recent Amendments to the Bankruptcy Code, Ferndale, MI, December 5, 2019 - 2 hrs.
- N. NACTT Academy Seminar 4/9/20 "The CARES Act - Mortgage Issues" 1.5 hrs.

- O. American Bankruptcy Institute Central States Virtual Bankruptcy Workshop June 25-26, 2020 - 3.0 hrs.
  - P. Treatment of Executory Contracts and Unexpired Leases in the New COVID-19 Environment, Virtual Seminar, Sponsored by Debtor/Creditor rights committee of the State Bar of Michigan. August 6th, 2020 2.0 hrs.
  - Q. 2020 Midwestern Virtual Bankruptcy Institute Live Webinar, October 29, 2020 9.5 hrs.
  - R. Drafting and Enforcing Contracts in Light of COVID-19 02-04-2021, 1.5 hrs
  - S. Webinar City of Chicago v. Fulton: What SCOTUS Didn't Say 02-19-2021 1.25
  - T. Webinar of the CBA: Bankruptcy Impacts of the Consolidated Appropriations Act a Year After the CARES Act 03/05/2021 1.0 hrs.
4. Teaching experience:
- A. Speaker/Panelist at ABI's Detroit 12th Annual Consumer Bankruptcy Conference: "Stopping Tax Foreclosure", Detroit, MI, November 11, 2016 - 1.25 Hrs.
5. Reported Cases:
- A. *In re Fairnot*, 571 BR 767 (Bankr ED Mich, 2017)
  - B. *Turk v Bayview Loan Servicing, LLC (In re Turk)*, LEXIS 1094 (Bankr ED Mich, Apr. 5, 2018)
  - C. *In re Kay Bee Kay Props., LLC*, (2020 Bankr. Lexis 1958)
  - D. *In re Evans, W.T.* (Bankr. ED Mich 2020)
  - E. *In re Cassini*, 614 B.R. 554, Decided 4/17/2020)
6. Pro Bono Work - Community outreach:
- A. St. Vincent De Paul Society, Community Outreach July 2012, Detroit MI.
  - B. New Hope Assembly of God "Blessfest"- Legal Clinic; 06/02/2019, Taylor, MI

**Erin Fischetti, Paralegal:**

Erin Fischetti (EEF) is a paralegal with the law firm of Sweeney Law Offices, PLLC. She has been a paralegal for twelve years and has worked exclusively in the field of bankruptcy since 2007. Erin previously worked for Thav Gross, PC where she assisted attorney Brian J. Small in writing *"Getting Started in Chapter 13 Bankruptcy Proceedings" for the Institute of Continuing Legal Education's The Basics of Chapter 13 Bankruptcy: Part 2 of ICLE's Bankruptcy Certificate Services*. She received her Bachelor's Degree in Political Science with a concentration in International Relations from the University of Maryland Baltimore County in 2003 and her Paralegal Certification at Oakland County Community College in Farmington Hills, MI in 2013.

**Linda Rippe, Paralegal:**

Linda Rippe (LR) has been a part-time paralegal with Sweeney Law Offices since November, 2016. She has worked for multiple attorneys and firms specializing in bankruptcy over the past twenty years including Acclaim Legal Services, Law Office of Walter Metzen, The Findling Law Firm, and Berman & Bishop. At these firms, Linda handled various bankruptcy services including communicating with clients regarding non-legal matters, ECF filing in multiple districts and counties, drafting Notices and Proofs of Service, calendar management, and finalizing documentation. Linda also worked as an administrative assistant for LaSalle Bank Midwest N.A. (Bank of America) and Fanuc Robotics North America.

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

---

In Re: Kevin C. Albers

Case No. 21-31058  
Chapter 13  
Hon. Joel D. Applebaum

Debtor(s),

---

FIRST STATEMENT FOR EXPENSES INCURRED  
BY SWEENEY LAW OFFICES, P.L.L.C., ATTORNEY FOR DEBTOR(S)

Filing Fee: \$313.00

Costs from COS.com for serving Plan:

Printing: \$10.50

Postage: \$13.75

Total: \$24.25

Costs from COS.com for serving Order Adjourning Hearing:

Printing: \$8.68

Postage: \$17.98

Total: \$26.66

**Total Costs: \$363.91**



UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

In Re: Kevin C. Albers

Case No. 21-31058  
Chapter 13  
Hon: Joel D. Applebaum

NOTICE OF FIRST APPLICATION FOR APPROVAL OF  
PRE-CONFIRMATION ATTORNEY FEES OF SWEENEY LAW OFFICES, PLLC

SWEENEY LAW OFFICES, PLLC, Attorneys for Debtor(s), have filed papers with the Court to request payment of pre-confirmation attorney fees in the amount of \$9,456.00 with \$363.91 in expense requests and there is currently no retainer on deposit after the balance of any prior fee awards.

**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the Court to award the requested attorney fee, or if you want the court to consider your views on the Application, within **Twenty-one (21) Days**, you or your attorney must:

1. File with the court a written response or an answer, explaining your position at:  
United States Bankruptcy Court, 226 West Second St., Flint, MI 48502

If you mail your response to the court for filing, you must, mail it early enough so the court will **receive** it on or before the date stated above.

You must also send a copy to:

Jesse Sweeney, 25140 Lahser Rd., Ste. 252-B, Southfield, MI 48033  
Carl Bekofske, Chapter 13 Trustee, 400 N. Saginaw St., Ste. 331, Flint, MI 48502

2. If a response or answer is timely filed and served, the clerk will schedule a hearing on the motion and you will be served with a notice of the date, time and location of the hearing.

**If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion or objection, and may enter an order granting that relief.**

DATE: 11/26/2021

SWEENEY LAW OFFICES, P.L.L.C.

/s/ Jesse R. Sweeney  
Jesse R. Sweeney (P60941)  
Sweeney Law Offices, P.L.L.C.  
Attorney for Debtor(s)  
25140 Lahser, Ste. 252-B  
Southfield, MI 48033  
(586) 909-8017  
sweeneylaw2005@yahoo.com

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

---

In Re: Kevin C. Albers

Case No. 21-31058  
Chapter 13  
Hon. Joel D. Applebaum

Debtor(s),

---

CERTIFICATE OF SERVICE

The undersigned declares that on 11/29/2021, he served copies of Notice of Application, First Application for Approval of Pre-Confirmation Attorney Fees, and a proposed Order, Electronically to the Trustee at the email address noted below and to all creditors on the attached matrix by depositing the same in the United States Mail, postage fully prepaid:

Carl Bekofske  
Chapter 13 Trustee  
[ECF@flint13.com](mailto:ECF@flint13.com), [ECFII@flint13.com](mailto:ECFII@flint13.com)

And attached matrix

SWEENEY LAW OFFICES, P.L.L.C.

/s/ Jesse R. Sweeney  
Jesse R. Sweeney (P60941)  
Sweeney Law Offices, P.L.L.C.  
Attorney for Debtor(s)  
25140 Lahser, Ste. 252-B  
Southfield, MI 48033  
(586) 909-8017  
[sweeneylaw2005@yahoo.com](mailto:sweeneylaw2005@yahoo.com)

Label Matrix for local noticing  
0645-4  
Case 21-31058-jda  
Eastern District of Michigan  
Flint  
Mon Nov 29 12:30:34 EST 2021

American Profit Recovery  
34405 W. 12 Mile R, Suite 333  
Farmington, MI 48331-5608

Bankers Health Care Group  
318 S. Clinton St., Suite 400  
Syracuse, NY 13202-1127

CB Indigo  
PO Box 4499  
Beaverton, OR 97076-4499

Credit One Bank  
PO Box 98872  
Las Vegas, NV 89193-8872

Forestbrook Hills Condo Association  
1261 Shawn Court  
Hartland, MI 48353-3465

Katherine Carr Kerwin  
3030 W. Grand Blvd.  
Suite 10-200  
Detroit, MI 48202-6030

Lake Michigan Credit Union  
PO Box 2848  
Grand Rapids, MI 49501-2848

Michigan Department of Treasury  
Collection/Bankruptcy Unit  
PO BOX 30168  
Lansing, MI 48909-7668

OneMain Financial  
PO Box 3251  
Evansville, IN 47731-3251

ADT Home Security  
44720 Helm St  
Plymouth, MI 48170-6019

Bank of America  
8516 W. Grand River Road  
Brighton, MI 48116-2326

(p)BANKERS HEALTHCARE GROUP LLC  
ATTN BANKRUPTCY DEPT  
201 SOLAR STREET  
SYRACUSE NY 13204-1425

Cavalry SPV I, LLC  
500 Summit Lake Drive, Ste 400  
Valhalla, NY 10595-2321

DTE ENERGY  
ONE ENERGY PLAZA, WCB 735  
DETROIT, MI 48226-1221

Scott A. Gies  
Trott Law  
31440 Northwestern Highway  
Suite 145  
Farmington Hills, MI 48334-5420

LVNV Funding, LLC  
Resurgent Capital Services  
PO Box 10587  
Greenville, SC 29603-0587

Lansing Automakers Feder  
PO Box 26188  
Lansing, MI 48909-6188

Modern Lawn Care  
PO Box 293  
Plymouth, MI 48170

Onemain  
PO Box 1010  
Evansville, IN 47706-1010

Kevin C Albers  
1434 Courtney Court  
Hartland, MI 48353-3464

Bank of America, N.A.  
P O Box 982284  
El Paso, TX 79998-2284

Carl Bekofske  
400 N. Saginaw Street  
Suite 331  
Flint, MI 48502-2045

Credit Acceptance  
25505 W 12 Mile Road  
Suite #3000  
Southfield MI 48034-8331

ECMC  
PO BOX 16408  
St. Paul, MN 55116-0408

(p)INTERNAL REVENUE SERVICE  
CENTRALIZED INSOLVENCY OPERATIONS  
PO BOX 7346  
PHILADELPHIA PA 19101-7346

Lake Michigan CU  
4027 Lake Dr  
Grand Rapids, MI 49546-8812

Mariner Finance  
8211 Town Center Dr  
Nottingham, MD 21236-5904

National City  
11050 Highland Road  
Hartland, MI 48353-2700

PAul E. Wenzloff  
903 N. Jackson Street  
Bay City, MI 48708-5953

Quantum3 Group LLC as agent for  
Genesis FS Card Services Inc  
PO Box 788  
Kirkland, WA 98083-0788

RMP LLC  
8085 Knue Road  
Indianapolis, IN 46250-1921

Safe Haven Security  
520 #. 19th Avenue  
Kansas City, MO 64116

State of Michigan Department of Treasury  
3030 W. Grand Blvd., Ste 10-200  
Detroit, MI 48202-6030

Jesse R. Sweeney  
25140 Lahser Road  
Suite 252B  
Southfield, MI 48033-2753

US Attorney (IRS)  
Attn: Civil Division  
211 W. Fort Street  
Detroit, MI 48226-3277

Wanigas Credit Union  
1837 Bagley Street  
Saginaw, MI 48601-3107

Wanigas FCU  
4026 Shattuck Road  
Saginaw, MI 48603-3075

Cassandra Hope Weyant  
903 North Opdyke Road  
Suite C  
Auburn Hills, MI 48326-2693

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified  
by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g) (4) .

Bankers Healthcare Group, LLC  
201 Solar Street  
201 Solar Street  
Syracuse, NY 13204

IRS  
Internal Revenue Service  
Cincinnati, OH 45999

(d)IRS  
Internal Revenue Services  
Kansas City, MO 64999-0025

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Credit Acceptance Corporation

(u)Lake Michigan Credit Union  
c/o Linda Zandstra

(d)Mariner Finance, LLC  
8211 Town Center Drive  
Nottingham, MD 21236-5904

End of Label Matrix  
Mailable recipients 38  
Bypassed recipients 3  
Total 41

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF MICHIGAN  
SOUTHERN DIVISION

---

In Re: Kevin C. Albers

Case No. 21-31058  
Chapter 13  
Hon. Joel D. Applebaum

Debtor(s),

---

CERTIFICATE OF SERVICE

The undersigned declares that on 11/19/2021, he served copies of Notice of Application, First Application for Approval of Pre-Confirmation Attorney Fees, and a proposed Order, Electronically or by depositing the same in the United States Mail, postage fully prepaid, and addressed as follows:

Kevin C. Albers  
1434 Courtney Court  
Hartland, MI 48353

SWEENEY LAW OFFICES, P.L.L.C.

/s/ Jesse R. Sweeney  
Jesse R. Sweeney (P60941)  
Sweeney Law Offices, P.L.L.C.  
Attorney for Debtor(s)  
25140 Lahser, Ste. 252-B  
Southfield, MI 48033  
(586) 909-8017  
sweeneylaw2005@yahoo.com